

## COMMERCE GENERAL ARCHITECTURE

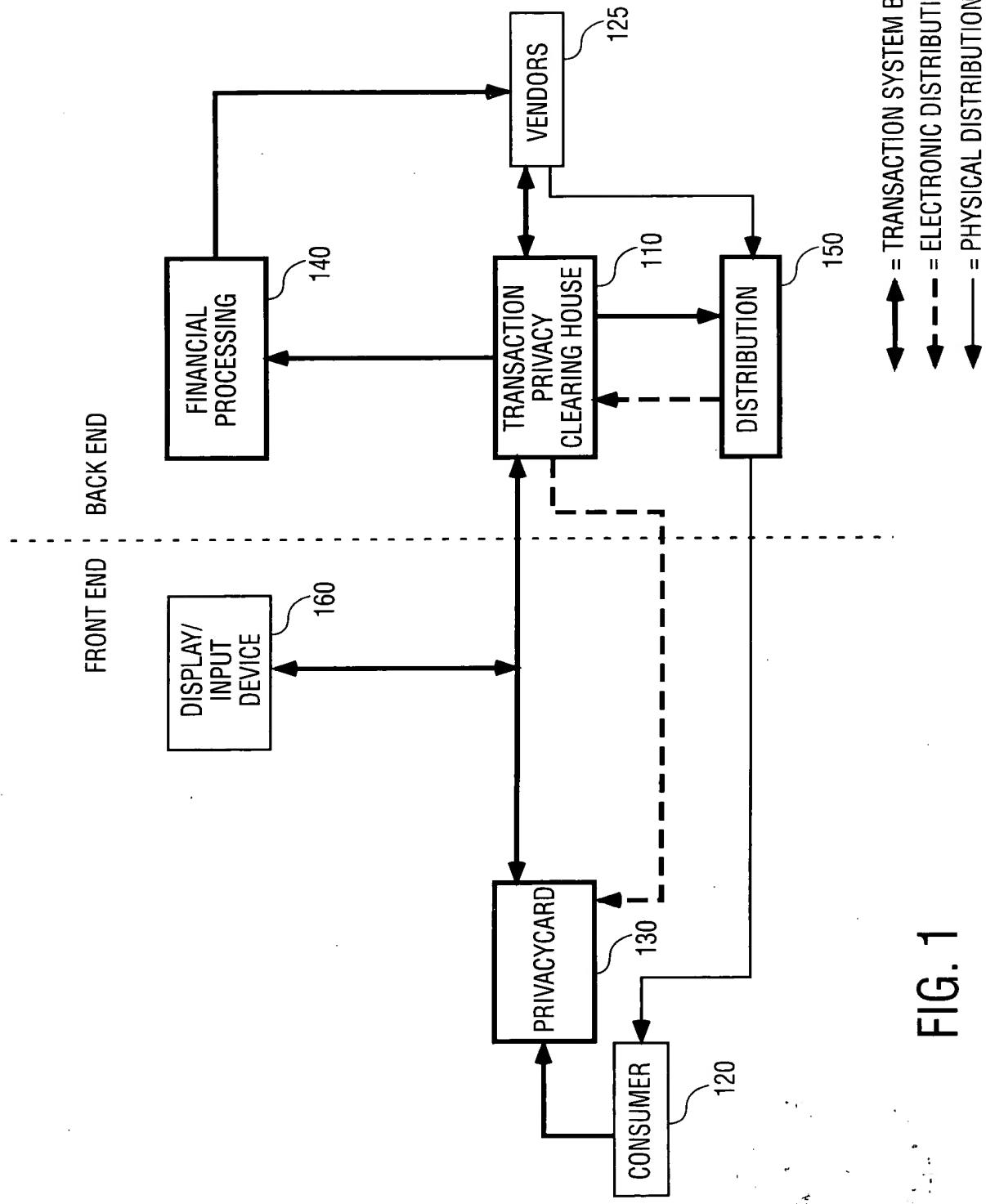


FIG. 1

## COMMERCE GENERAL ARCHITECTURE - POS TERMINAL.

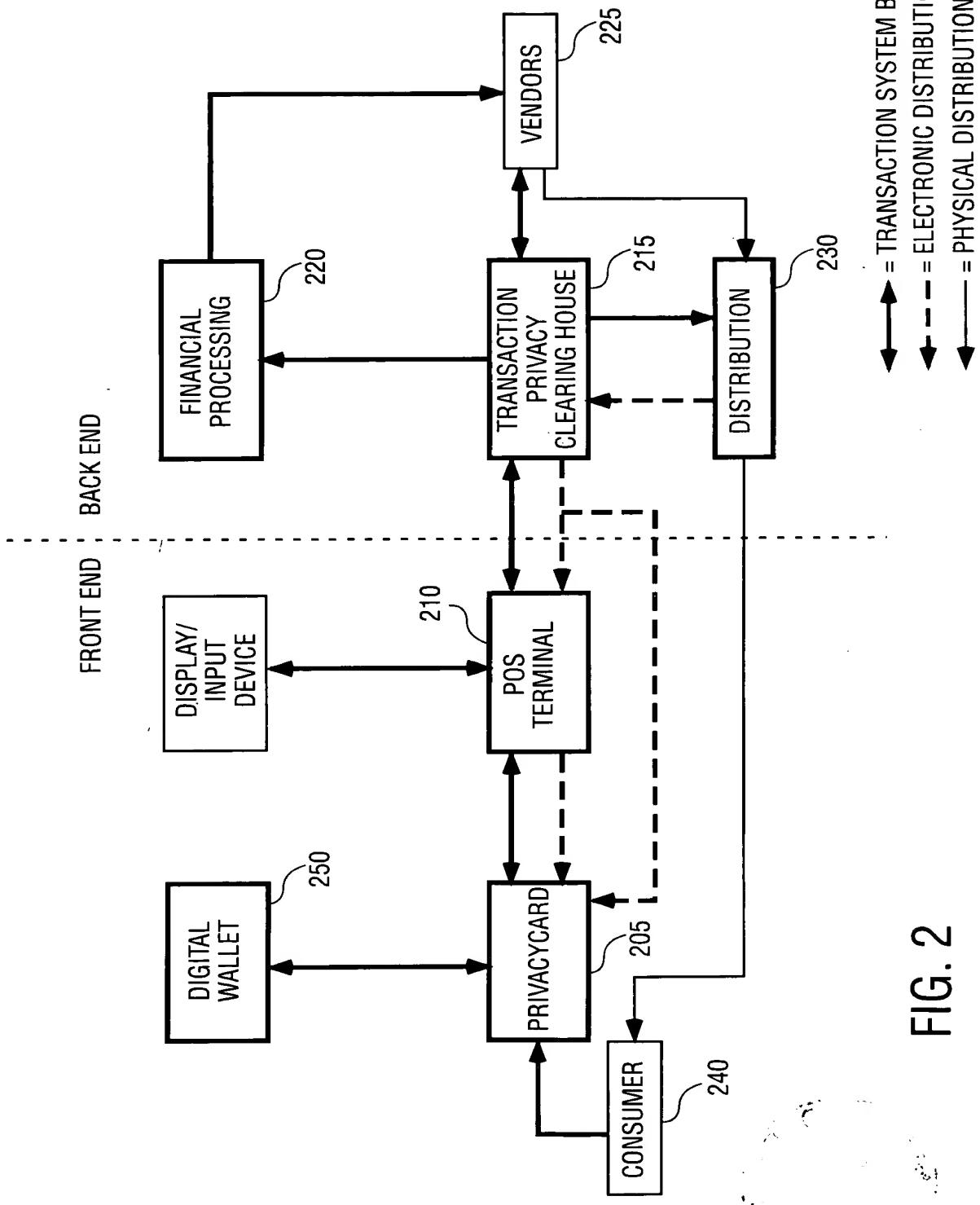


FIG. 2

COMMERCE IN-HOME ENVIRONMENT

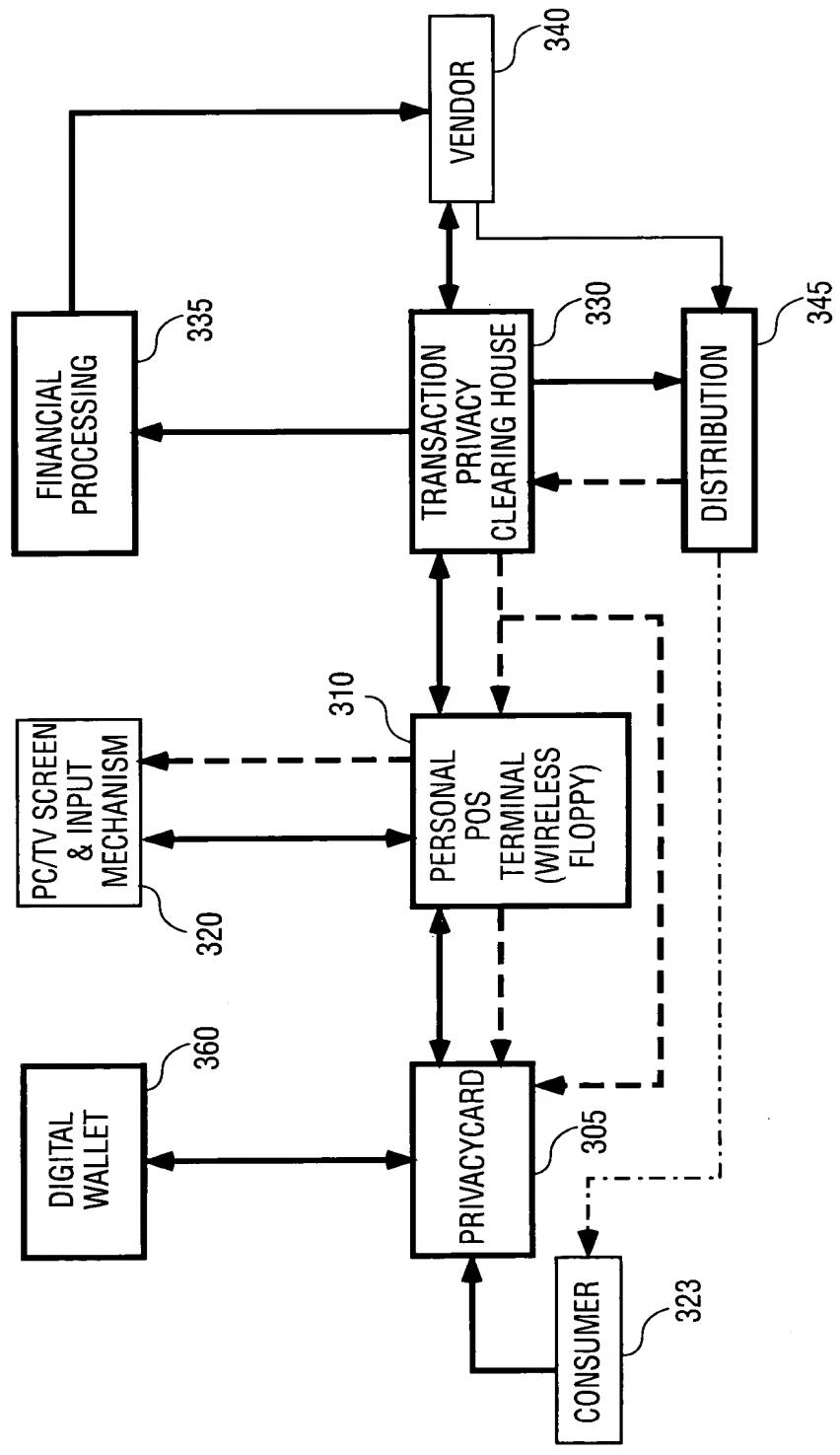


FIG. 3

## IN-STORE RETAIL ENVIRONMENT

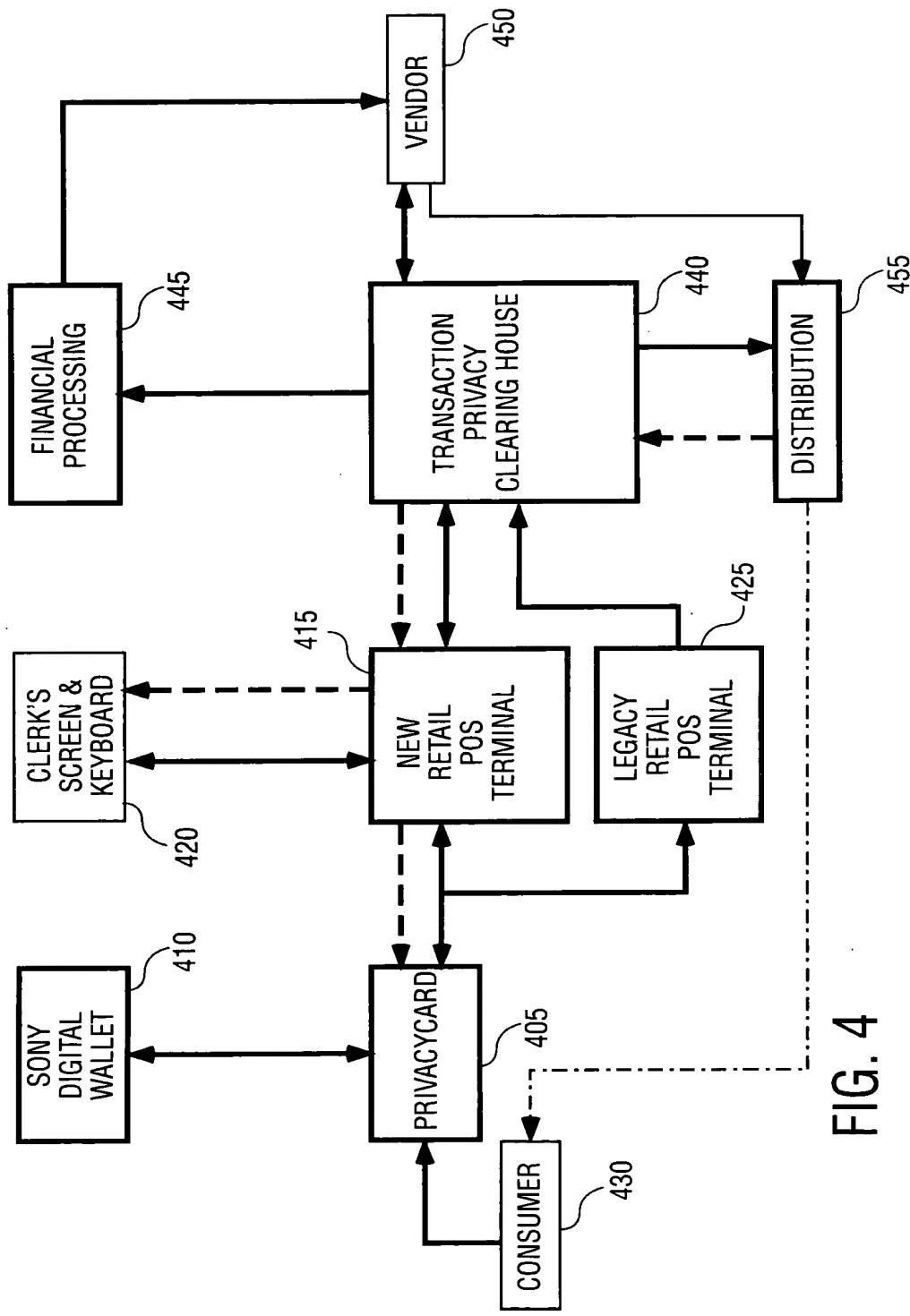
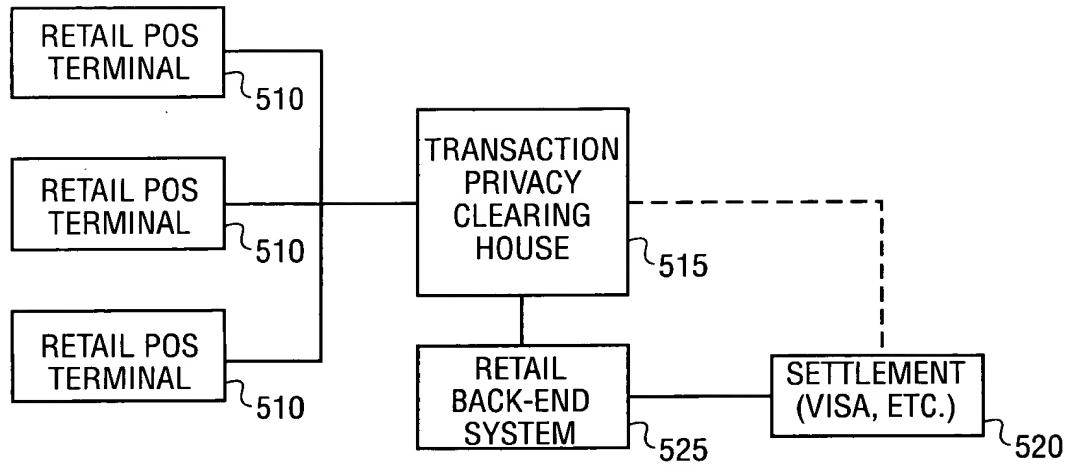


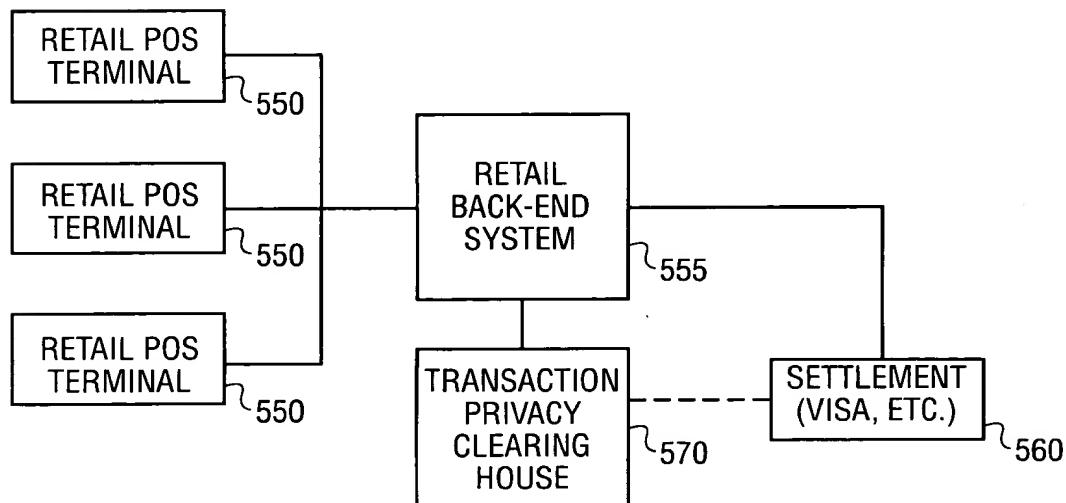
FIG. 4

102210-0755200



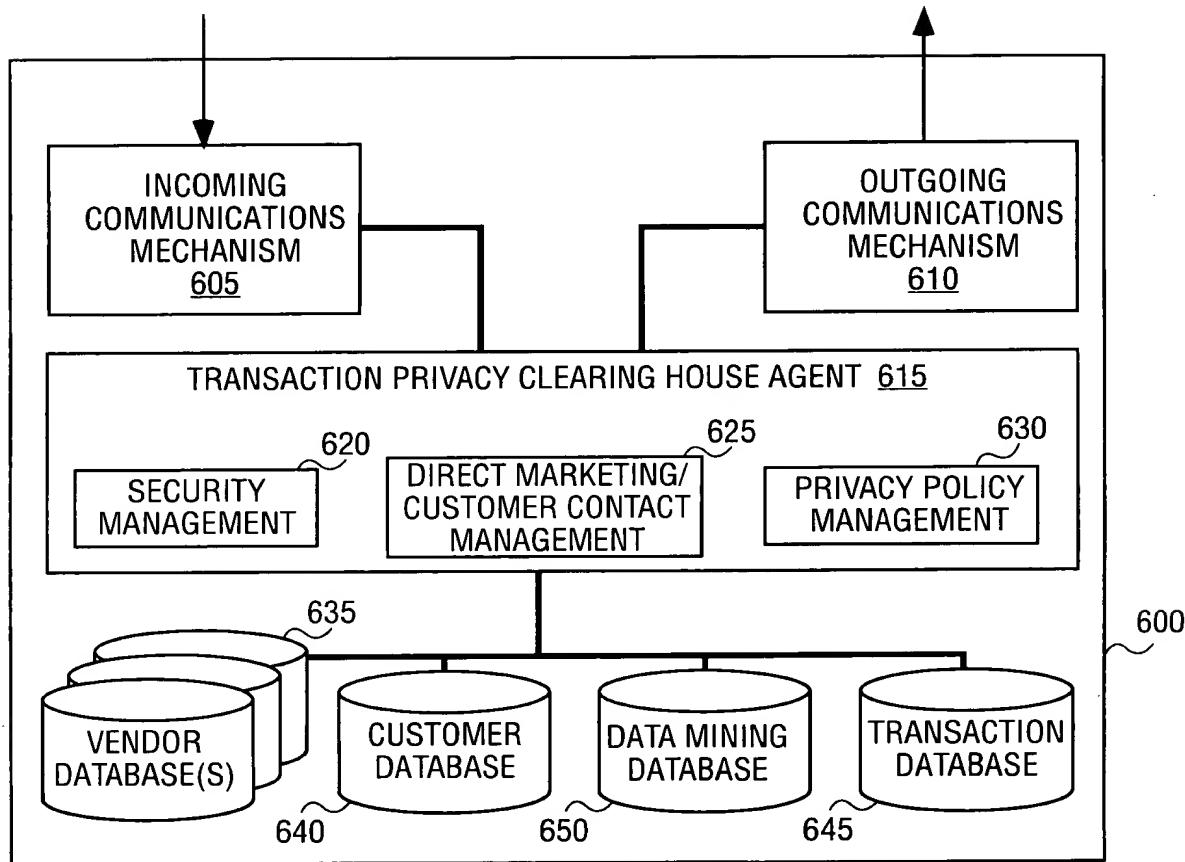
A RETAIL SYSTEM MODIFIED TO  
SUPPORT THE INTERACTION OF LEGACY POS TERMINAL WITH  
THE DIGITAL WALLET SYSTEM

FIG. 5A



AN ALTERNATIVE EMBODIMENT OF THE RETAIL SYSTEM  
MODIFIED TO SUPPORT THE INTERACTION OF LEGACY POS  
TERMINALS WITH THE DIGITAL WALLET SYSTEM

FIG. 5B



TRANSACTION PRIVACY CLEARING HOUSE: MAJOR COMPONENTS

FIG. 6

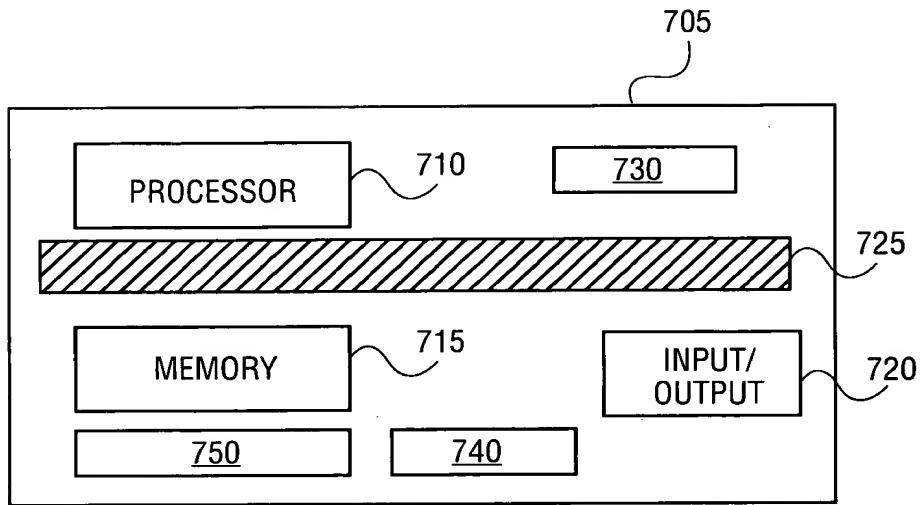


FIG. 7A

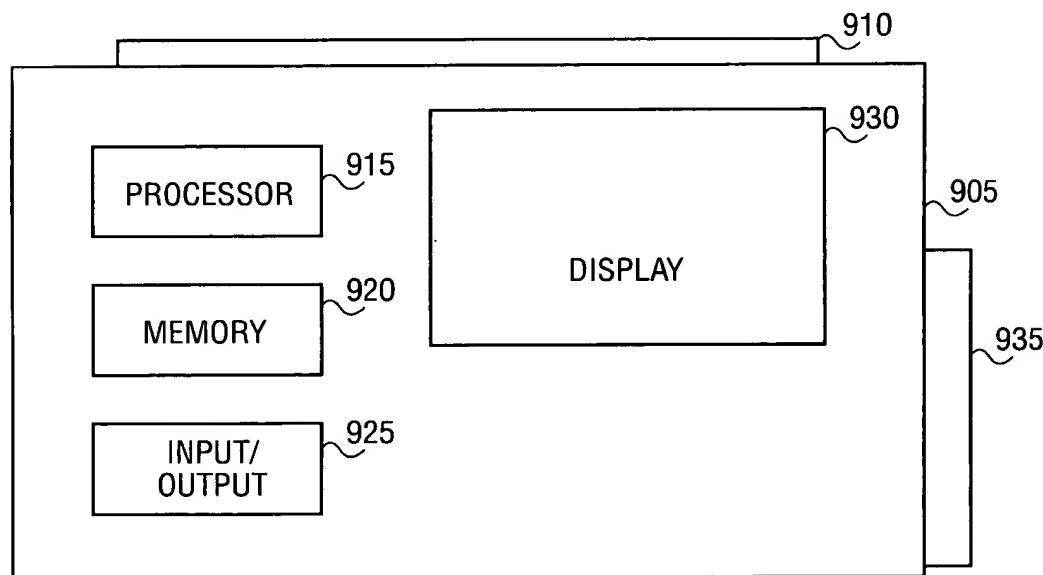


FIG. 9A

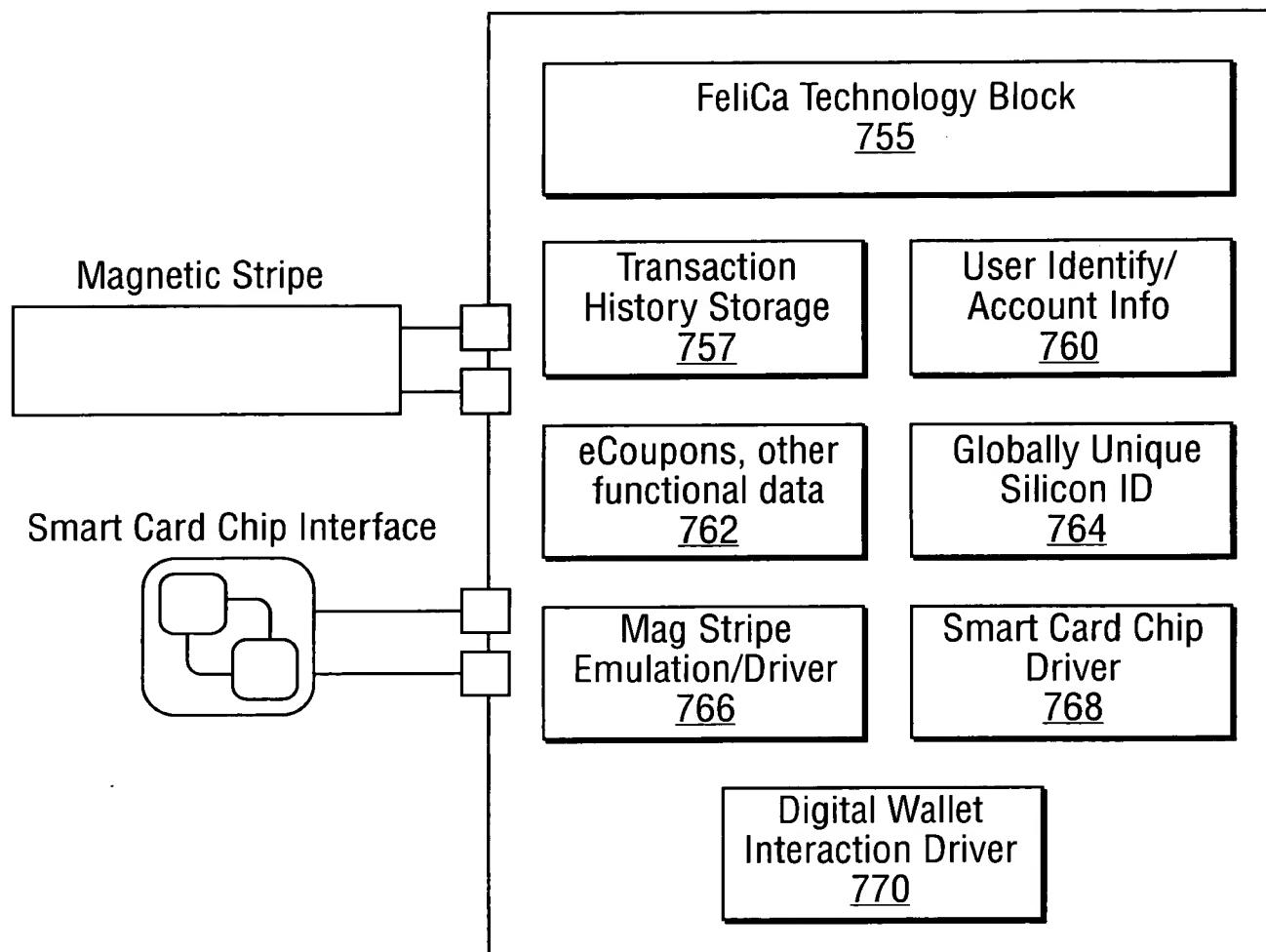


FIG. 7B

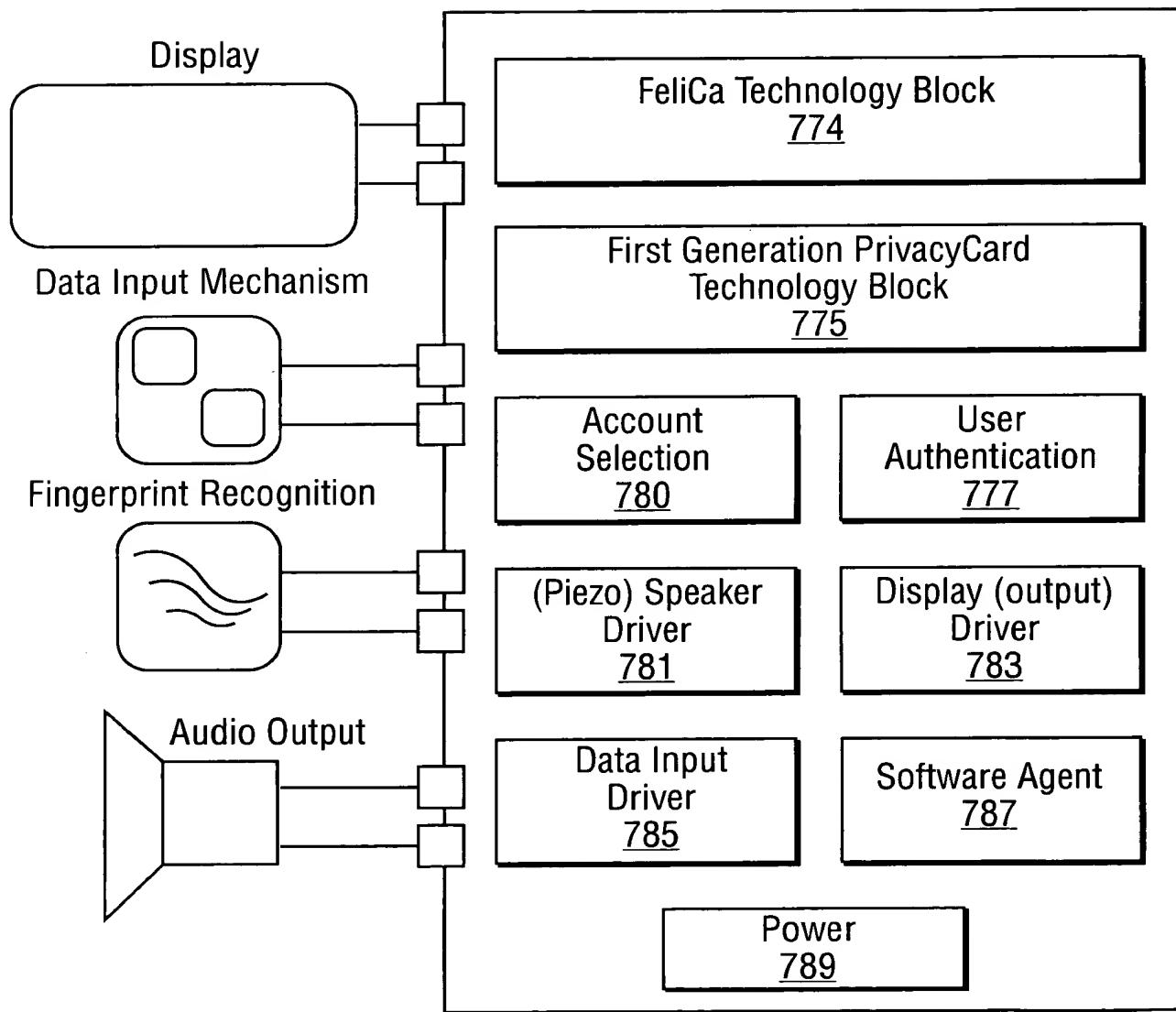
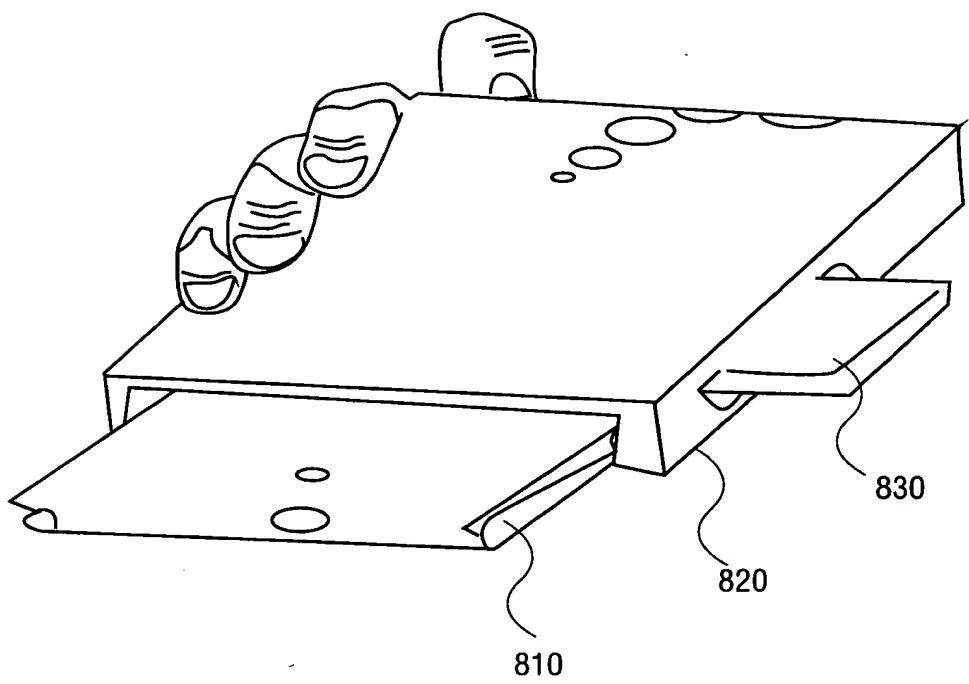


FIG. 7C

20220316202650



DIGITAL WALLET AND PRIVACY CARD

FIG. 8

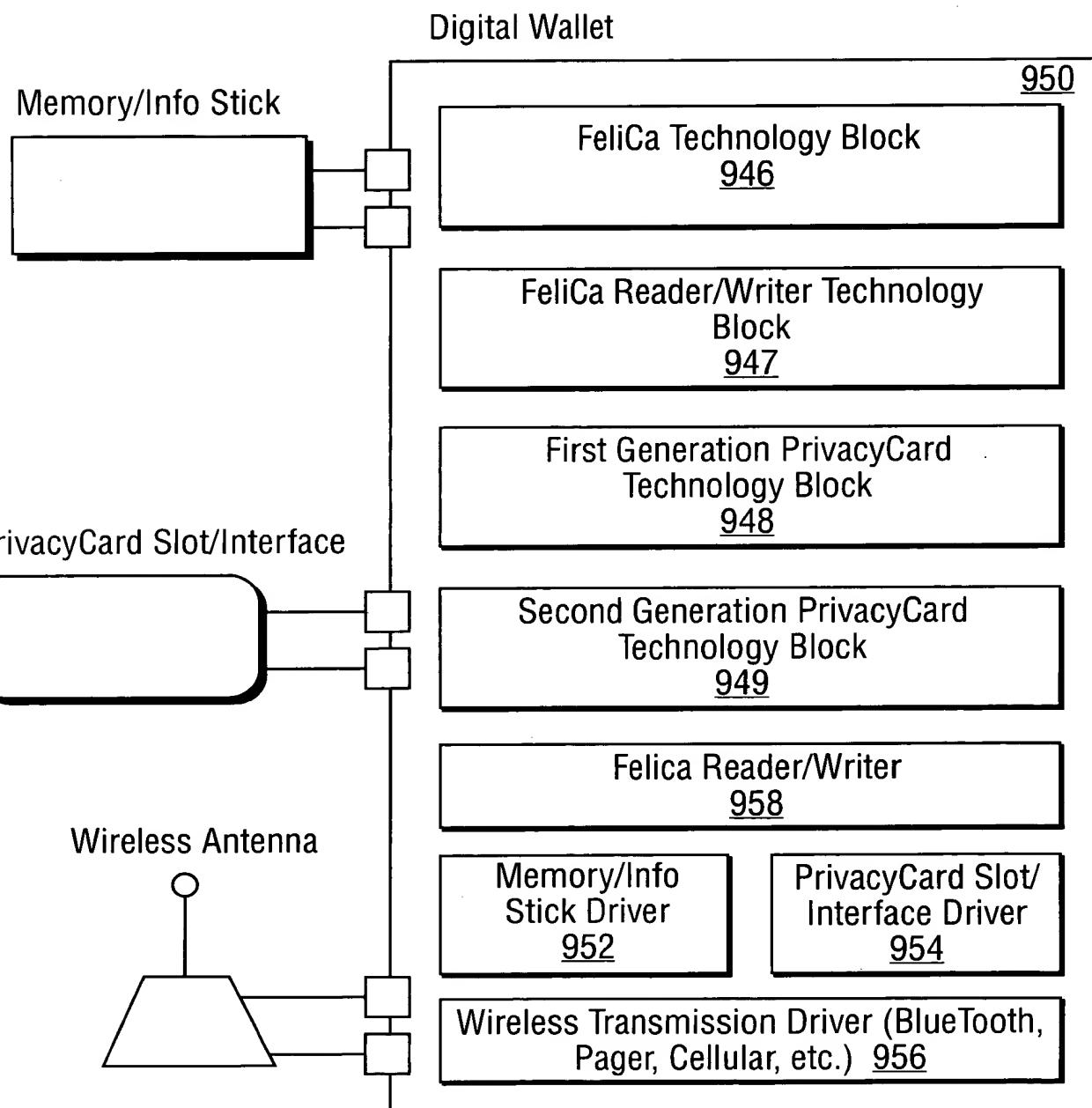
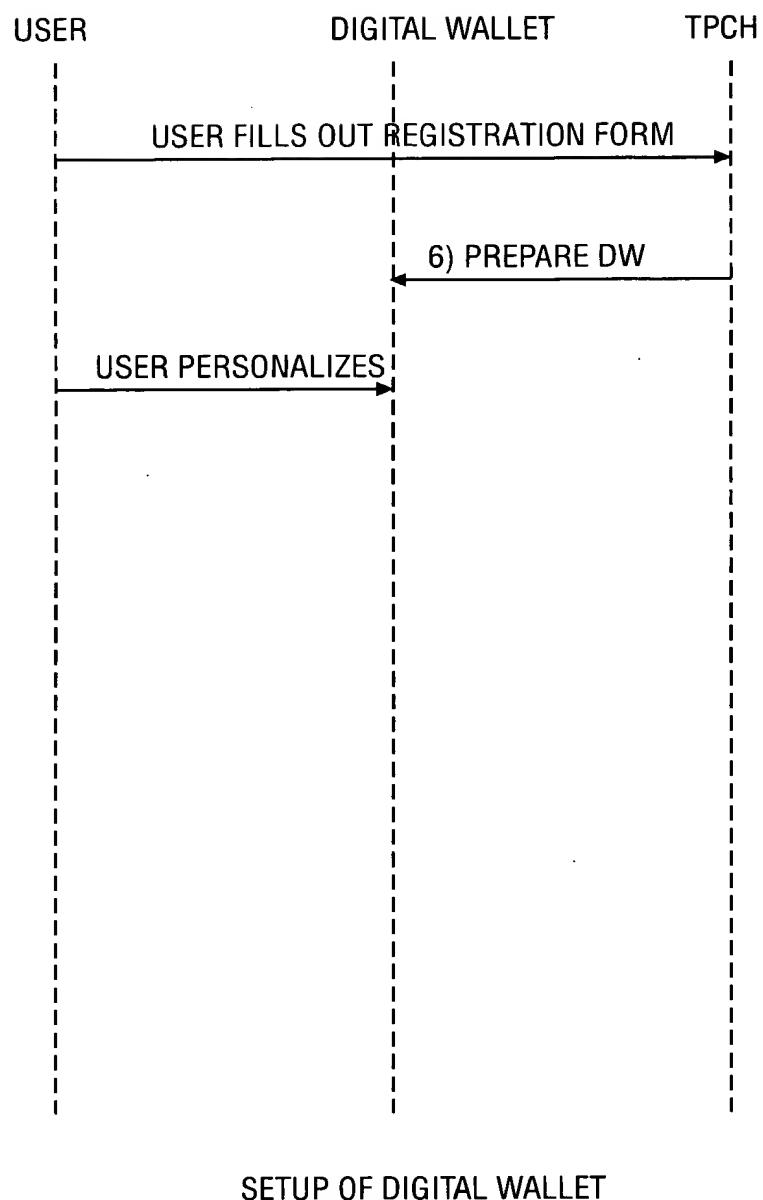


FIG. 9B



**FIG. 10**

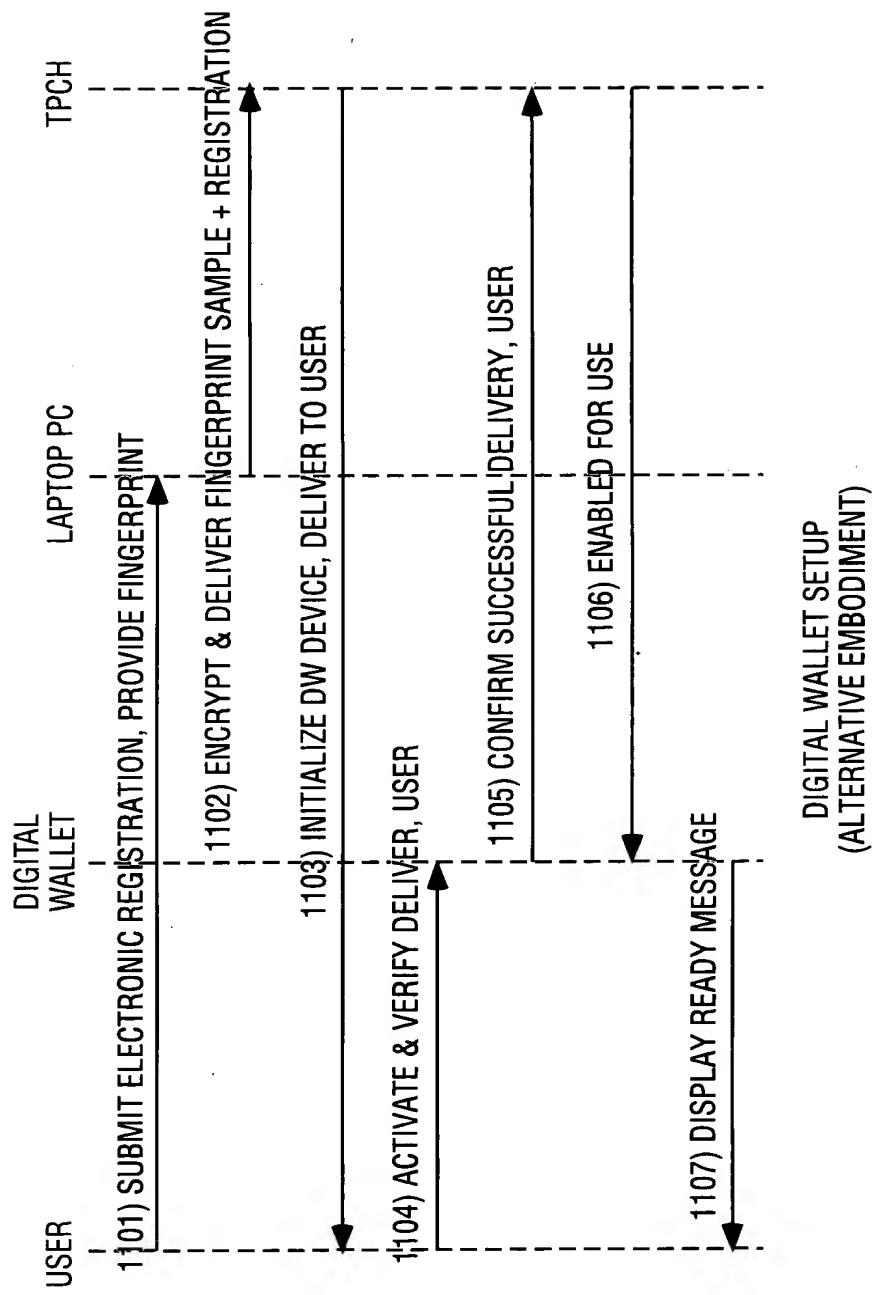
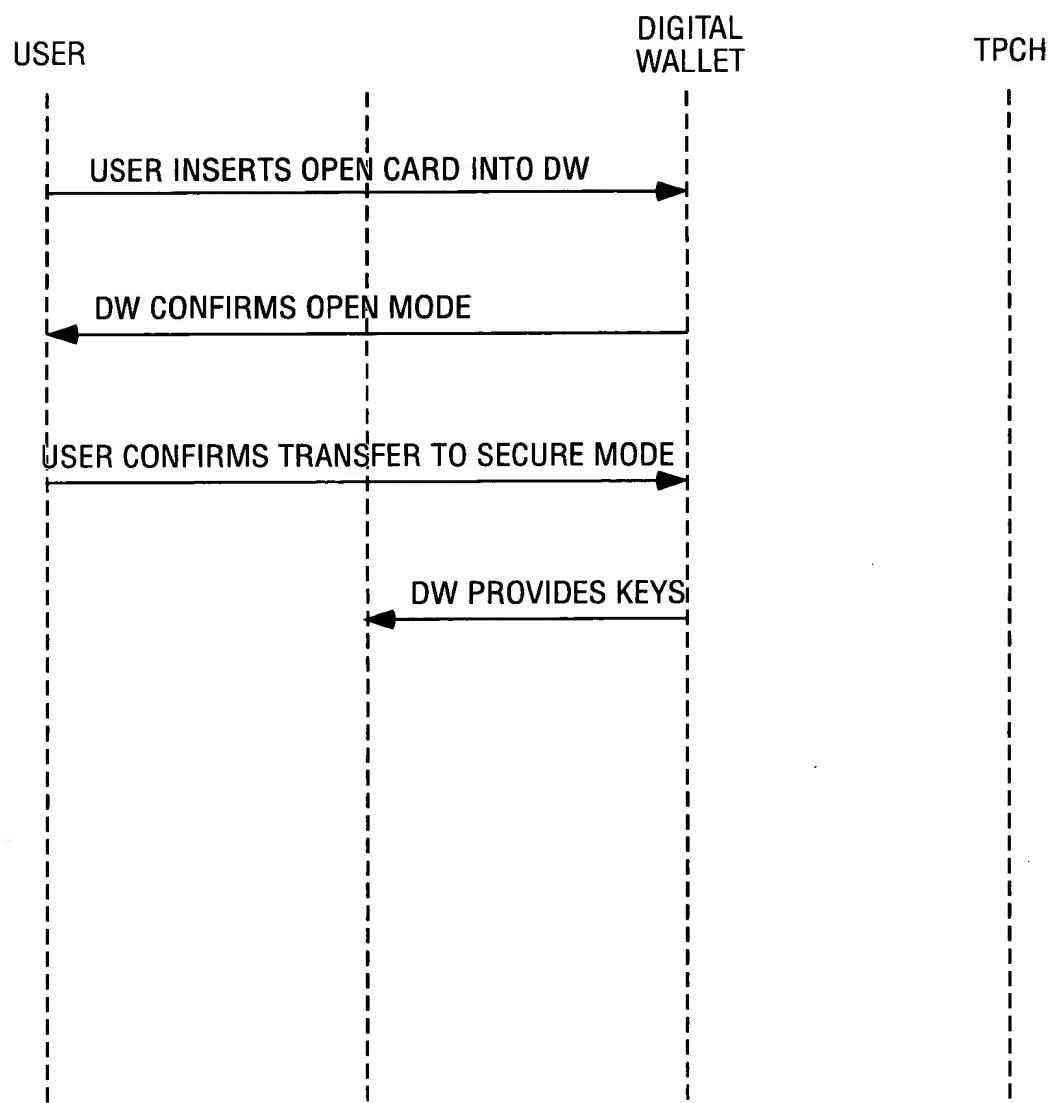


FIG. 11



CONVERSION OF CARD TO SECURE

FIG. 12

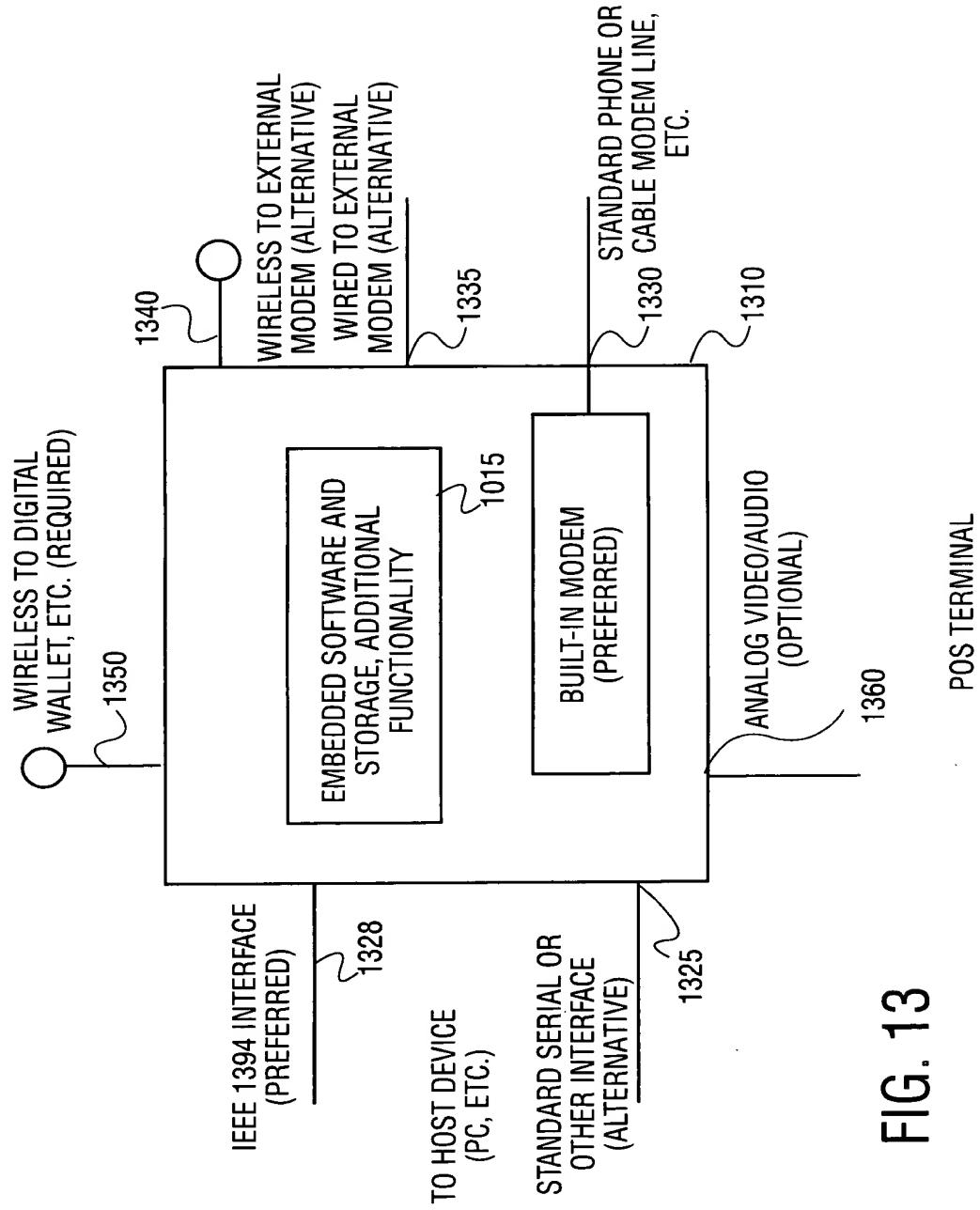


FIG. 13

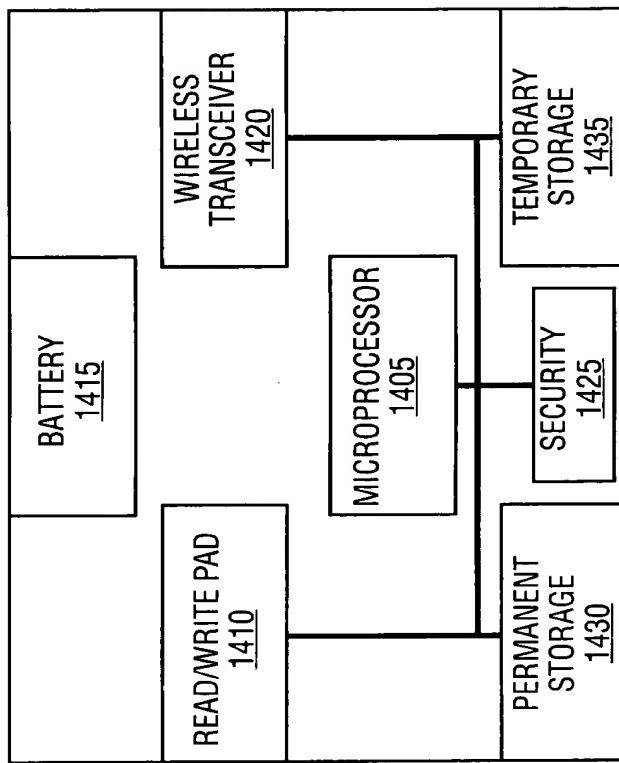


DIAGRAM OF THE MAJOR COMPONENTS OF THE PERSONAL POS, SHOWING THE DATA/ADDRESS BUS INTERCONNECT

FIG. 14

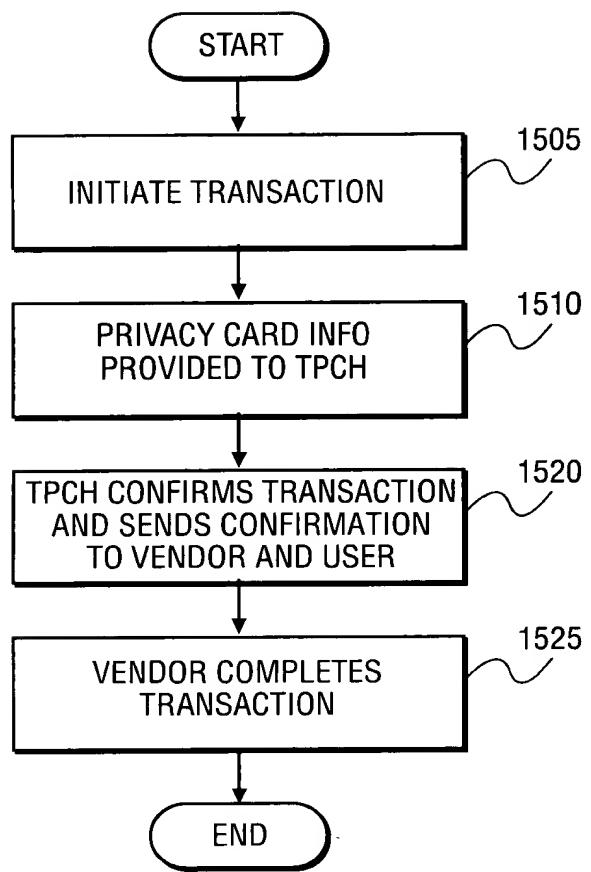


FIG. 15

FIGURE 16: RETAIL TRANSACTION

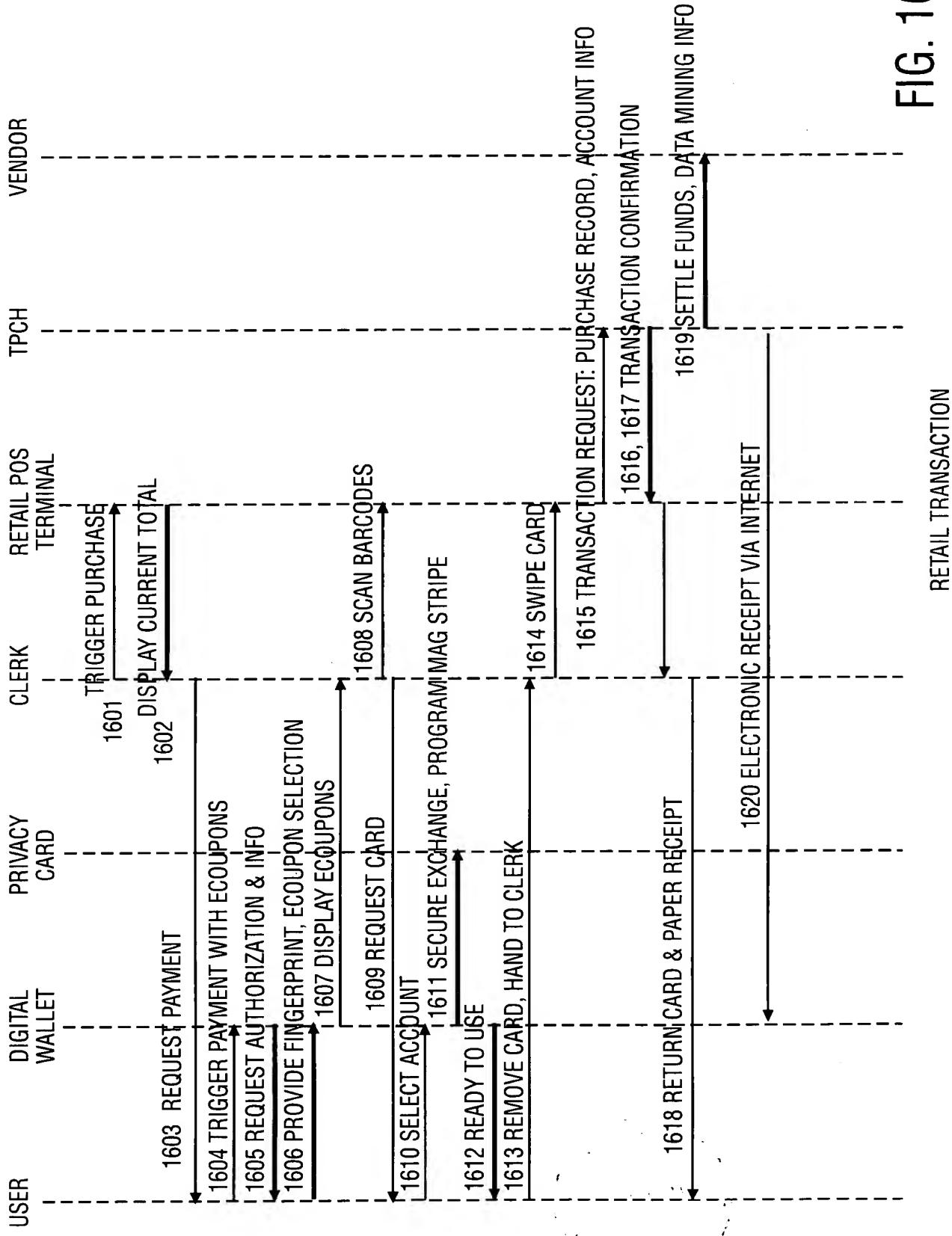


FIG. 16

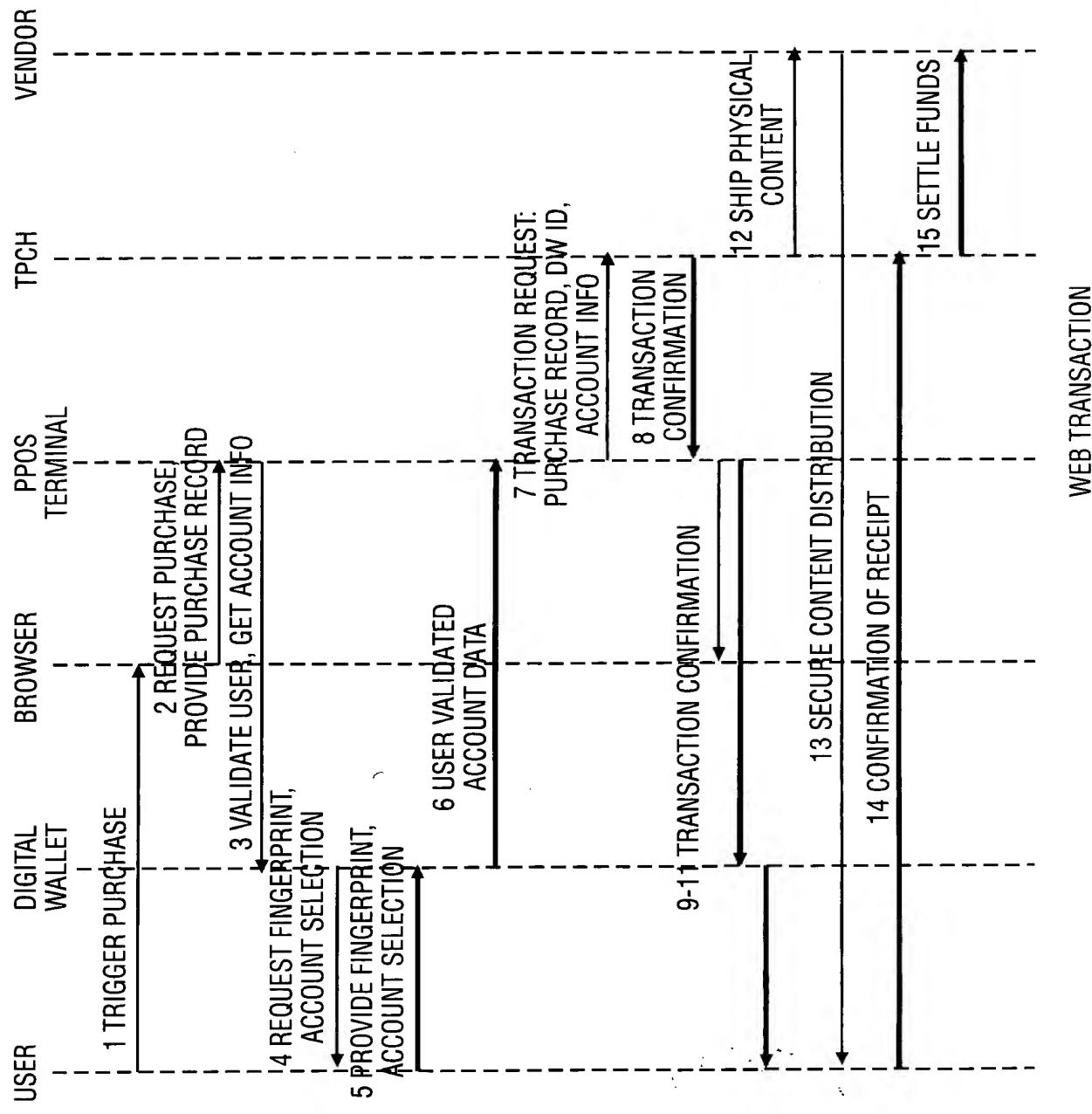


FIG. 17

WEB TRANSACTION

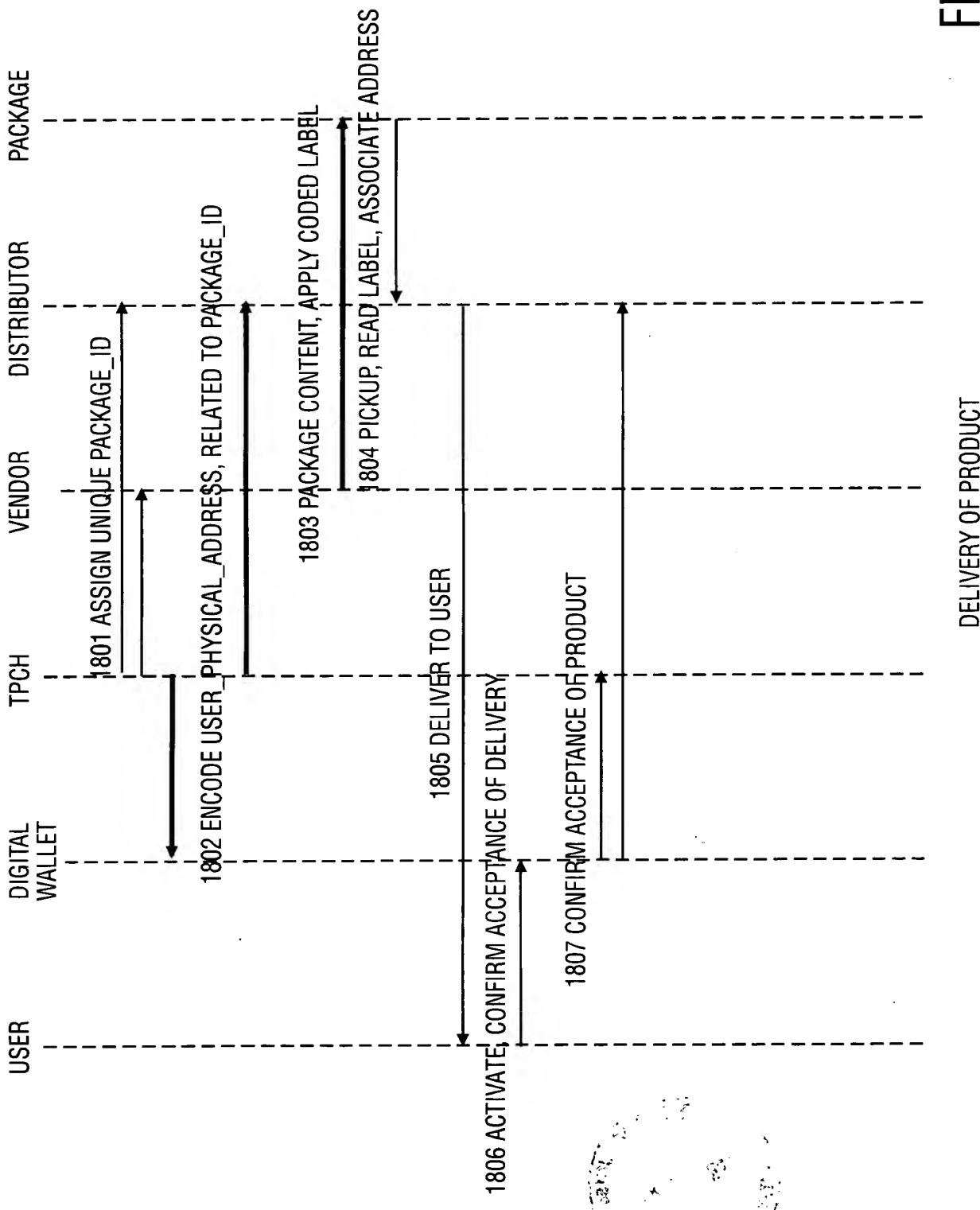


FIG. 18

DELIVERY OF PRODUCT

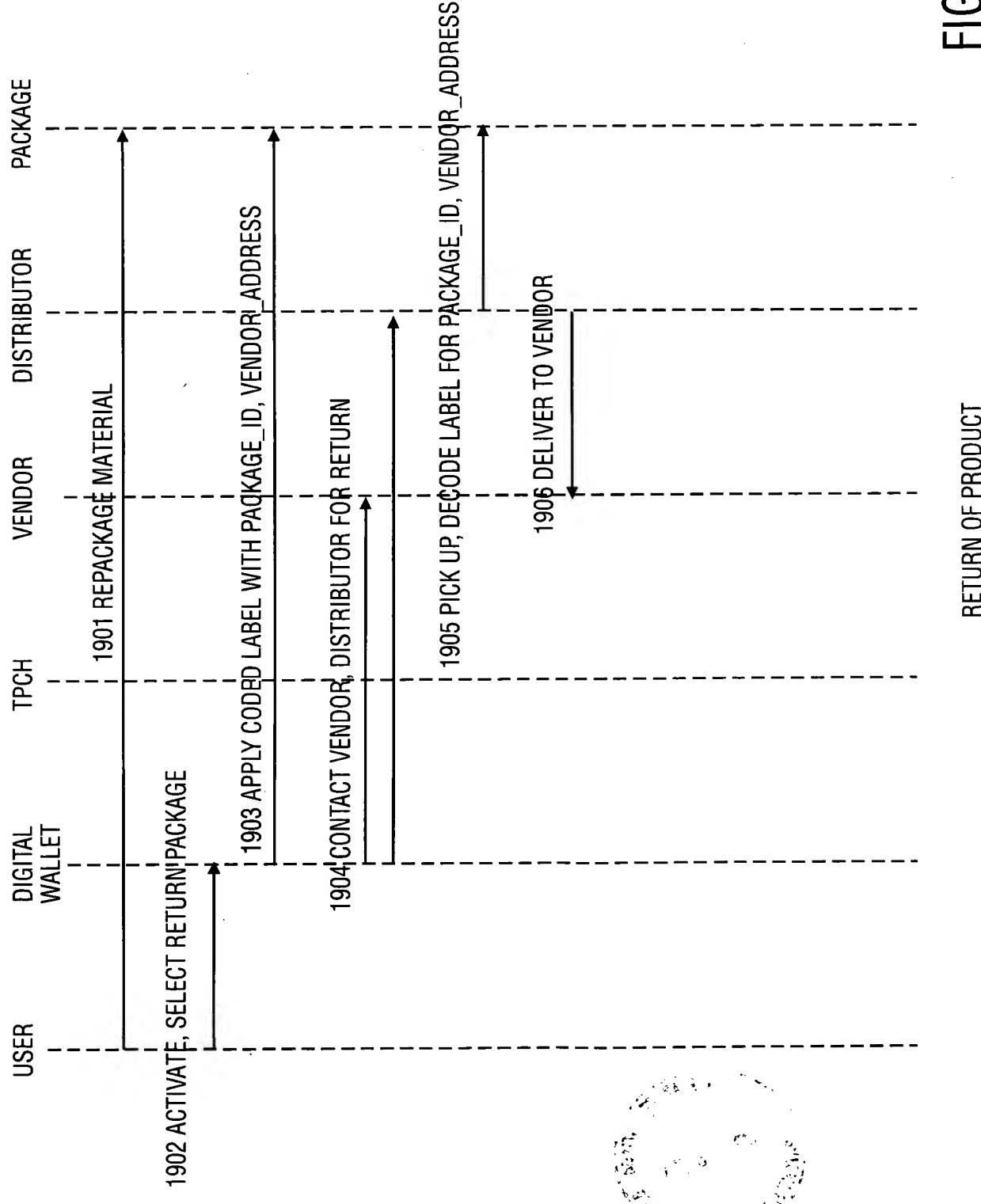


FIG. 19

RETURN OF PRODUCT

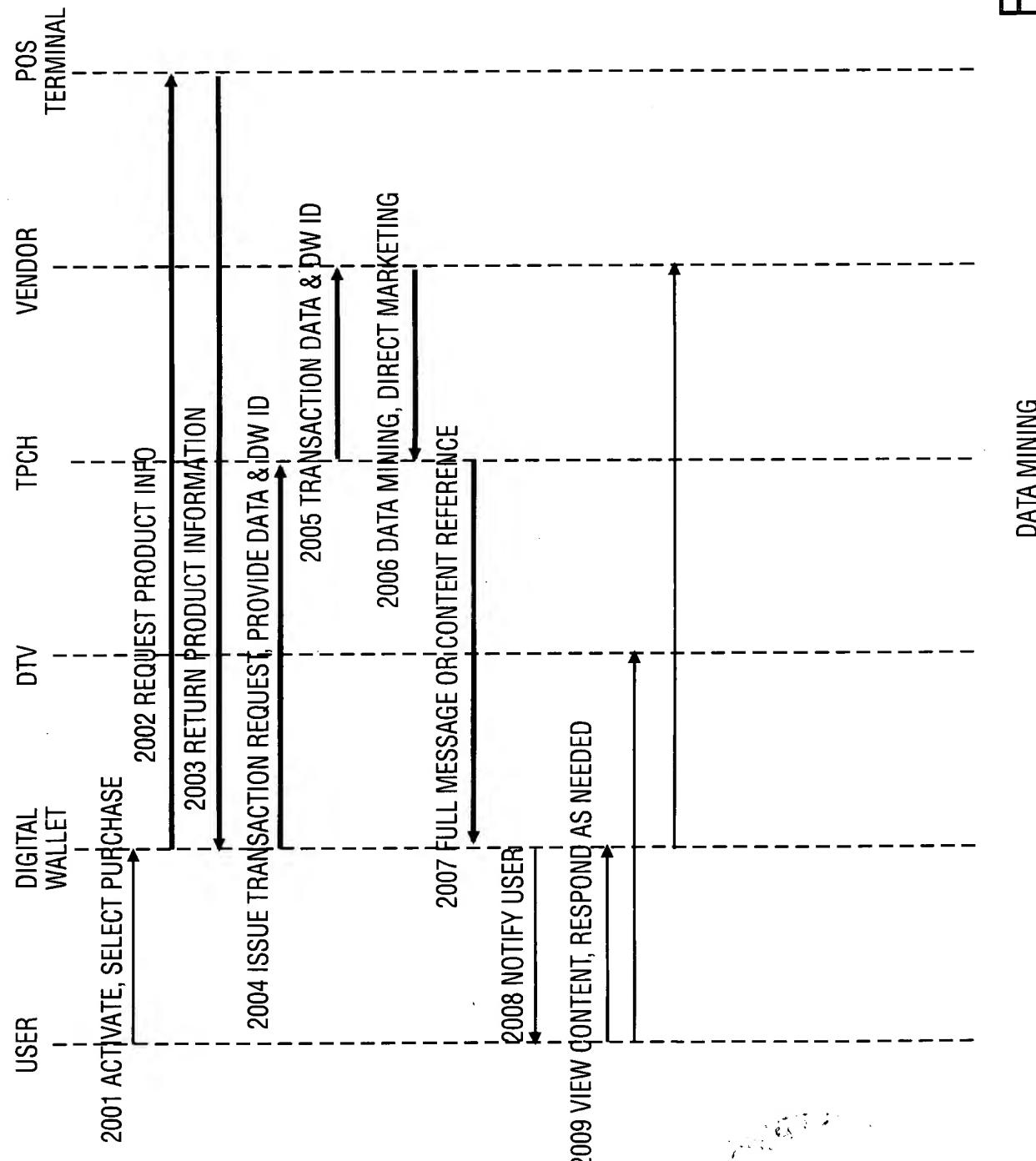


FIG. 20

DATA MINING

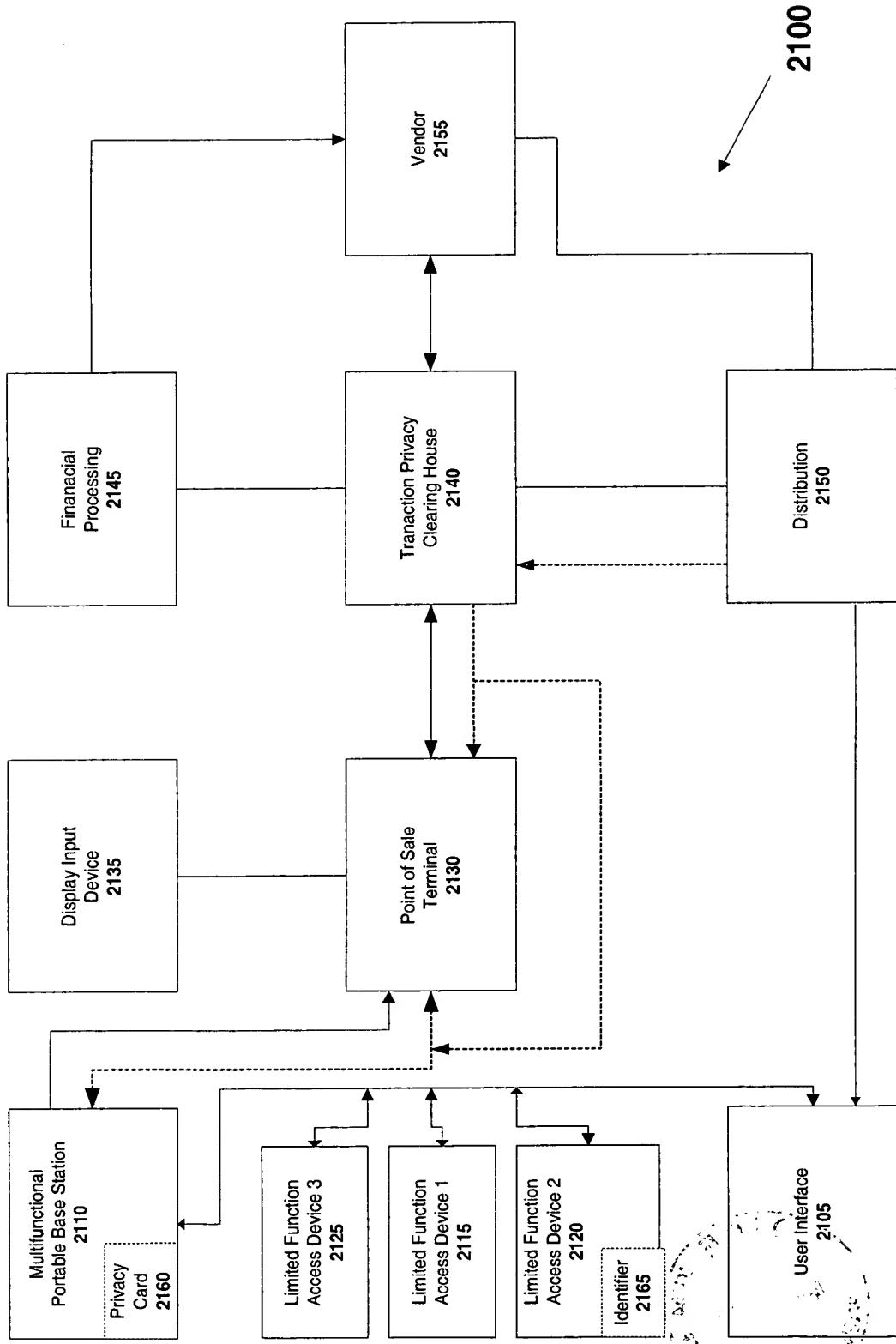


Figure 21

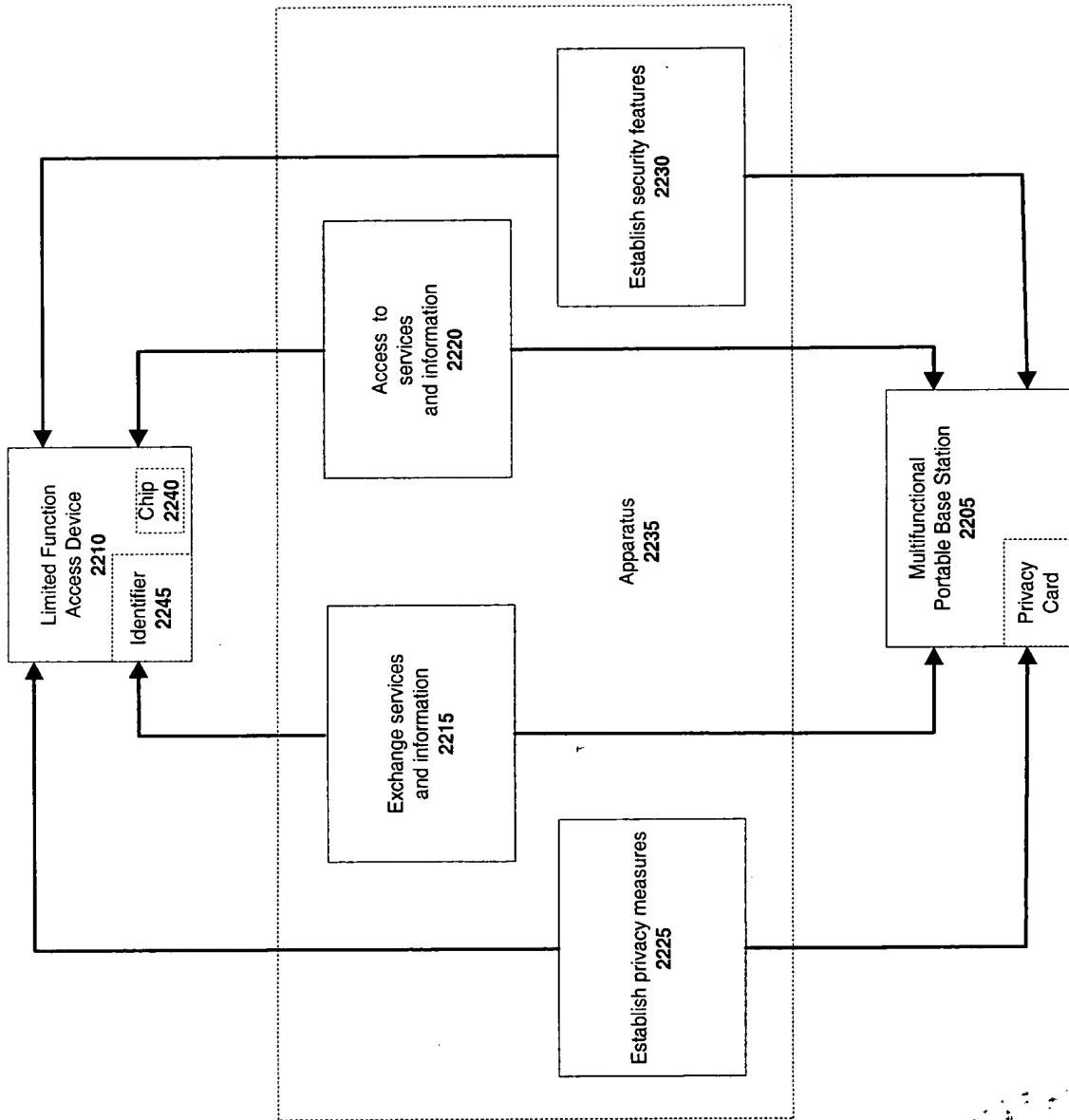


Figure 22